

Quarterly Report



Brenda Bufford, Chief

4th. Quarter 2005, Report No. 46

October - December 2005

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers

- Bankers Life and Casualty Company
- California Public Employees' Retirement System (PERS)
- GE Capital Assurance (formerly AMEX)
- John Hancock
- MetLife
- New York Life Insurance Company

II. Quarterly and Cumulative Statistics

	<u>This Quarter</u>	<u>To Date</u>
Applications received:	3,585	103,694
Applications Denied:	594	17,758
Applications Pending & Withdrawn:	0	0
Policies Purchased:	2,991	85,936
Policies Dropped (voluntary & for unknown reasons):	374	9,194
Policies Not Taken Up:	231	5,153

Table of Contents

I	Consumer Inquiries	Pg 1
II	Quarterly and Cumulative Statistics	Pg 1-2
III	Daily Benefits Distribution	Pg 2
IV	Maximum Benefit Amounts Distribution	
V	Elimination Period Distribution	Pg 4
VI	Age of Policyholders	Pg 4
VII	Trends	Pg 5
VIII	Policyholders and Asset Protection Earned	Pg 6
IX	Service Utilization	Pg 7

I. Consumer Inquiries

	<u>This Quarter</u>	<u>To Date</u>
Number of Consumers Who Called Toll-Free (CARE445)	97	26,766
Website Visits	11,160	190,468

Total Policies In Force (Active):	2,386	71,553
Number of Policyholders Who Received Service Payments:	396	1,101

II. Quarterly and Cumulative Statistics - continued

<u>Age:</u>	<u>This Quarter</u>	<u>To Date</u>
Median	56	60
Target Age (55-74)	1,399 (59%)	49,156 (69%)
Other Ages	987 (41%)	22,397 (31%)

<u>Gender:</u>		
Female	1,364 (57%)	42,103 (59%)
Male	1,022 (43%)	29,450 (41%)

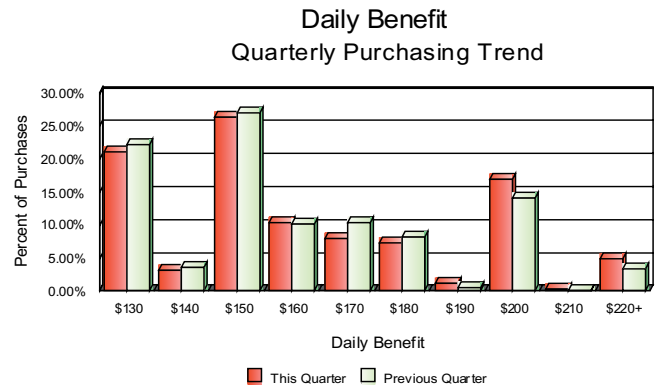
<u>Marital Status:</u>		
Married	1,722 (72%)	50,478 (70%)
Not Married	663 (28%)	20,631 (29%)
Unknown	1 (<1%)	444 (1%)

<u>Policy Type:</u>		
Comprehensive	2,111 (88%)	67,935 (95%)
Nursing Home	275 (12%)	3,618 (5%)

<u>Purchase Type:</u>		
First Time Purchase	2,323 (97%)	67,599 (94.5%)
Upgrade	16 (0.7%)	1,004 (1.5%)
Replacement	47 (2 %)	2,942 (4%)
Reinstatement	0 (0%)	8 (<1%)

Totals for each category above 2,386 (100%) 71,553 (100%)

III. Daily Benefit Distribution



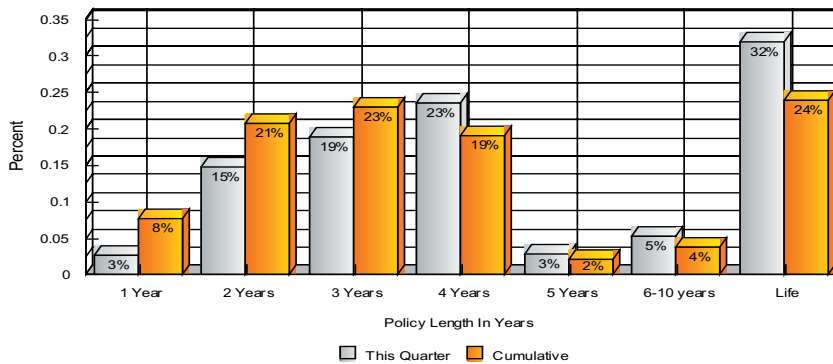
<u>Daily Benefit</u>	<u>This Quarter</u>	<u>Previous Quarter</u>
\$130	506 (21.21%)	481 (22.16%)
\$140	75 (3.13%)	78 (3.57%)
\$150	632 (26.55%)	588 (27.09%)
\$160	248 (10.38%)	220 (10.14%)
\$170	193 (8.09%)	225 (10.38%)
\$180	173 (7.25%)	179 (8.26%)
\$190	28 (1.16%)	13 (0.60%)
\$200	406 (17.02%)	307 (14.11%)
\$210	10 (0.42%)	3 (0.16%)
\$220 or More	115 (4.8%)	76 (3.49%)

IV. Maximum Benefit Amounts Distribution

Maximum Benefit (In Years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 Yr	Life	All
This Quarter # Policies	65	354	450	560	70	127	760	2,386
This Quarter %	3%	15%	19%	23%	3%	5%	32%	100%
Cumulative # Policies *	5,528	14,840	16,499	13,398	1,516	2,696	17,076	71,553
Cumulative %*	8%	21%	23%	18%	2%	4%	24%	100%

Maximum Benefit Distribution In Years



NOTE: Any differences in percentages between this graph and the table above are merely due to rounding.

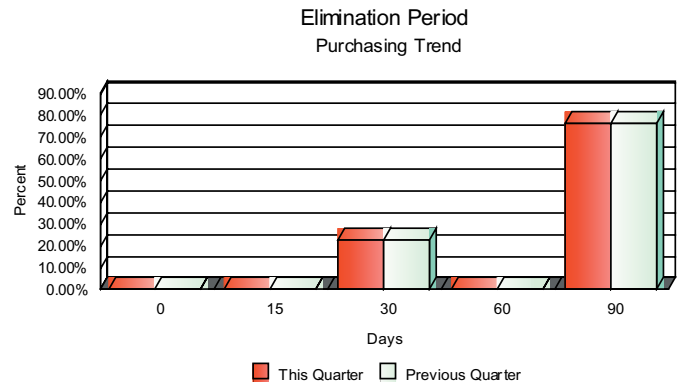
Characteristics By Maximum Benefit In Years (This Quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	6-10 yr	Life	All
Married	55%	65%	71%	76%	87%	77%	72%	72%
Female	60%	58%	59%	53%	59%	62%	57%	57%
Average Age	61	59	58	57	54	56	52	56
Target Ages	77%	66%	71%	68%	47%	62%	40%	59%
New Purchase	90%	97%	98%	97%	100%	97%	98%	97%
Comprehensive Policy	82%	91%	95%	99%	81%	100%	98%	96%

V. Elimination Period Distribution (at time of purchase)

Days	This Quarter	Previous Quarter
0	0.32%	0.24%
15	0.10%	0.28%
30	22.72%	22.57%
60	0.45%	0.60%
90	76.38%	76.31%



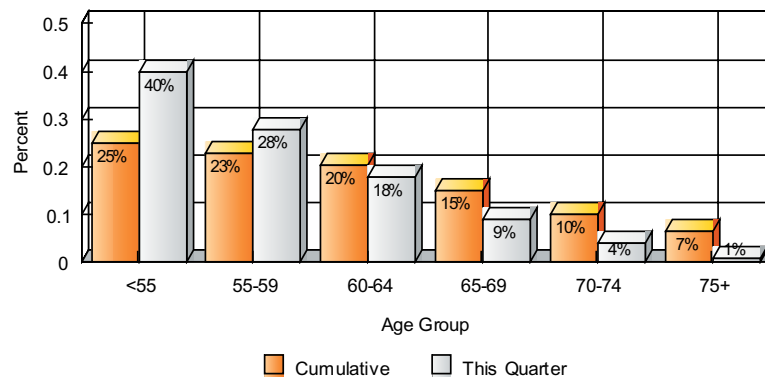
VI. Age of Policyholders (at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Quarter # Policies	957	670	433	218	78	30	2,386
This Quarter %	40%	28%	18%	9%	4%	1%	100%
Cumulative # Policies	17,926	16,480	14,646	10,665	7,148	4,688	71,553
Cumulative %	25%	23%	20%	15%	10%	7%	100%

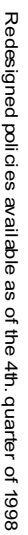
Policyholders Age Distribution

By Age Group



5

By Quarter



VII. Policyholders and Asset Protection Earned

	This Quarter	Cumulative*
Number of policyholders to date, who have qualified to receive benefit payments	54	1,268
Total asset protection earned by all policyholders who received benefits	\$2,612,542	\$34,567,108
Number of policyholders currently in benefit/payments made	396	N/A
Number of policyholders who have exhausted benefits	9	113
Total asset protection earned to date by policyholders that have exhausted benefits	\$785,480	\$6,699,048
Number of policyholders that died while in benefit	21	401
Total asset protection earned that will NOT be accessed due to policyholders demise while in benefit	\$602,730	\$6,798,159
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2005	1	30
Asset protection earned by policyholders who have exhausted their policy benefits and accessed Medicaid as of 12/31/2005	0	\$1,542,251
Medicaid (Medi-Cal) cost savings** as of 12/31/2005	N/A	\$14,592,971

*NOTE: Cumulative totals may drop or rise out of sync with the current quarter figures and on the surface may not appear to consolidate with the previous quarter cumulative figures. This can be due to a variety of reasons. For example, data is audited on an ongoing basis and in doing so data is updated to reflect new information. Additionally, a Partner insurer may fall behind on reporting and catch up in the current quarter, thereby, creating a seemingly irreconcilable cumulative figure.

** This is new information designed to inform you on the approximate savings to the Medi-Cal program realized by the California Partnership for Long-Term Care. This figure is derived from the asset protection earned by policyholders who have exhausted their policy benefits and continued to need care as well as from information collected through the quarterly conducted Purchaser Survey.

*** Policyholders Who Exhausted Their Policy Benefits And Accessed Medi-Cal Breakdown By Policy Length and Age Group

Policy Length (Yrs.)	1	2	3	4	5	6-10	Life
Age At Purchase							
<55		1					
55-59							
60-64							
65-69							
70-74	8	2					
75-79	5	1					
80-84	8	2					
85-89	1						
90-94	2						
95+							
Totals:=====>	24	6					

VIII. Service Utilization

Type of Service (Other Than Care Management)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (396) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,268) by Type of Service
Skilled Nursing Facility	8%	10%
Hospital Bed Hold	1%	<1%
Assisted Living Facility/RCF	23%	24%
Other Alternative Housing	2%	2%
Home Health Aide Services	10%	13%
Attendant Care	10%	12%
Personal Care	25%	19%
Chore Services	2%	3%
Care Planning (benefit cost)	3%	2%
DME	1%	1%

NOTE: services amounting to less than 1% usage during the quarter are excluded. Therefore, the percentages total may not equal 100%.

*NOTE: A cumulative file audit revealed file extract errors yielding underestimations in the previous quarter for the Cumulative attendant care percentage. Therefore, the present cumulative figure represents updated information.

Type of Service (Administrative Costs)	This Quarter, % of All Services Rendered to Policyholders In Ben- efit (396) by Type of Service	*Cumulative % of All Services Rendered to All Policyholders (1,268) by Type of Service
Assessment & Care Planning	25%	9%
Assessment Only	5%	9%
Care Planning Only	7%	8%
Coordination Only	10%	3%
Monitoring Only	29%	54%
Reassessment Only	21%	16%

NOTE: Care Management Services (reported as administrative costs) amounting to less than 1% are excluded. Therefore, the percentages total may not equal 100%.

California Partnership for Long-Term Care



4th. Quarter of 2005
Quarterly Report